

**Identifying Policy and Program Options to Increase Housing Access  
and Affordability in Rural Newfoundland**

**JURISDICTIONAL SCAN REPORT**

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## Executive Summary

Housing challenges and homelessness in the Western region calls for the launch of effective policies and programs that can address the issues of affordability, inadequate housing support staffing, unsuitable housing units and the low vacancy rate.

The research sought to explore the housing programs and policies available in Newfoundland and Labrador and to identify some policy and programs that can be beneficial to addressing housing needs in the Western region. The study was accomplished through a jurisdictional scan of policies and programs within and outside Canada and have proven successful in addressing housing needs.

Findings from the study suggest that regulatory measures (by-laws that allow for the construction of mini homes), developer packages and incentives, government partnerships with non-profit and private organisations, rental cap, regulations on Airbnb, land donations to private developers and effective community engagement models are possible to solve housing and homelessness challenges in the Western region.

## Background - Understanding Rural Housing Needs

Housing forms a significant portion of household expenditures for Canadians. Housing costs for homeowners and renters are often an integral part of the decision-making process when one decides to move to a community or accept a job offer (Dohmen, 2005). The high cost of housing may discourage the movement of people from one community to the other. There has been a reported growth of population in rural Canada, though mainly in areas close to the cities, in part due to individual preferences towards the quiet places, large landscapes and friendliness that exist in these communities (Federation of Canadian Municipalities, 2018). Moreover, the growth in online connectivity provides avenues for businesses to expand to these areas, making rural living more appealing and feasible (Federation of Canadian Municipalities, 2018). Housing may also play a role in this growth, as some jurisdictions have reported outmigration from urban centres due to the high costs of housing (Hessey, 2021). On the other hand, Gibson et al. (2014) are of the view that economic restructuring, including declines in natural resource industries, outmigration of residents, and infrastructural deficits are challenges with which rural communities contend across Canada. These challenges are accompanied by unique housing issues such as ensuring a sustainable supply of affordable housing, housing in need of minor and major maintenance, inadequate suitable housing, and occasional low vacancy rates due to the influx of urban dwellers (Slaunwhite, 2009). Populations in rural areas are typically affected by the outmigration of younger residents who move in search of jobs and other opportunities (Carter & Shindruk, 1992). This, in effect, leaves some communities dominated by an elderly population who require housing options that are suitable for their needs (Carter & Shindruk, 1992). Furthermore, out migration and the associated population decline may lead to a decrease in household size and increased demand for smaller rental units, which might not be readily available in the community. Moreover, elderly populations are characterised by an increased proportion of non-family households, widows, divorced and separated individuals who require non-family housing options (Carter & Shindruk, 1992).

Housing issues, such as high cost of rent, substandard housing, among others, amount to a growing crisis across Canada, resulting in a rise in homelessness (Butt, 2021). However, until recently, there has not been much exploration of rural housing and homelessness. Housing and homelessness interventions and research to date have mostly centred on urban communities and, as such, data in these areas is more readily available to support interventions for addressing homelessness challenges (Buck-McFadyen, 2022). The rural experience is quite different (Waegemakers et al., 2016). In terms of supporting positive social change and improved welfare in rural communities, housing and homelessness issues play a crucial role (Milbourne, 2006).

Housing and homelessness are priorities for the Canadian government. As part of the federal government goal of eradicating homelessness, they have committed to ensuring affordable housing across the country in addition to funds intended for the repair of housing units in need (Government of Canada, 2021). This government strategy is also in place to help populations that are vulnerably housed, including women fleeing domestic violence, persons with disabilities, young adults, Indigenous populations, and persons with mental health issues (Government of

Canada, 2021). Broadly, Kershaw and Swanson (2019) recommend the following initiatives in further addressing housing challenges: initiating a second phase of the national housing strategy that addresses the increases in home prices as against low or stagnant earnings, affordable homes that suits the diverse needs of residents by 2030, and a revised housing first initiative that does not treat housing as mere commodities, among others. In addition to affordable housing as a solution to the housing crisis, healthy housing also makes a sound choice. Healthy housing describes the state where housing is decent, stable, and meets the residents' needs (Network, 2009).

Rural communities have unique challenges and, as such, require housing policies that are different from urban regions (Slaunwhite, 2009). Milbourne (2006) agrees that rural communities require unique forms of housing that include accessibility and suitability characteristics appropriate for the rural social composition. In part, this is because rural communities are different in land size, population size, economic activities and, as such, solutions to housing challenges should be place-based (Milbourne, 2006). Rural communities' unique housing needs can be influenced by their locations (including their proximity to large urban centres), whether the community is primarily a retirement community or known for resort activities, and their trend in population (e.g., growth/decline) (Slaunwhite, 2009). According to Slaunwhite (2009), rural communities are often faced with inadequate affordable housing and, as such, persons who are earning low income are vulnerable to homelessness. Homelessness in these areas is mostly hidden as persons do not live on the streets but rather with neighbours and families (Slaunwhite, 2009). Rural property/ housing ownership is also dominated by the private sector. Mibourne (2006) attributes this dominance of private ownership to the low availability of social housing, the influx of medium to high income earners to rural communities and the cultural preference for self-reliance and ownership, which is also related to increased cost of rent. These housing challenges in rural communities contributes to rural poverty and marginalisation of rural economies (Milbourne, 2006).

Addressing housing challenges in rural communities tends to require a more localised approach since communities have different challenges and different resources available to address challenges (McAreavey & Kemmett, 2022). It is therefore important that housing programs are tailored to meet the needs of the communities where they will be implemented (Kaetz et. al., 2003). Establishing affordable housing in rural communities can be challenging. Rural homelessness is not so much sleeping in the open, but rather tends to take the form of couch surfing and staying with family and friends (Nesbitt, 2018). This can make it more challenging for organizations and responsible institutions to establish affordable housing programs/interventions since the homeless persons are not visible (Nesbitt, 2018).

Rural communities are also sometimes challenged with smaller budgets, which can make it difficult to provide sufficient shelters, emergency accommodations, and affordable housing programs (Nesbitt, 2018). Getting funding support for housing programs in rural communities is also challenging for some. For example, Nesbitt (2018) notes that there are disparities across the

different kinds of social services provided in different rural communities and this presents gaps and difficulties in the implementation of comprehensive affordable housing programs. The concept of NIMBY (“Not In My Back Yard”)-ism has also been raised as a challenge. NIMBYism can create pushback around the development of affordable housing, including in rural communities. To address this situation, it is important to increase awareness and understanding on the need for affordable housing to meet the housing needs of the community (Nesbitt, 2018).

Outside of community needs, affordable and quality housing plays an important role in a person’s life. Housing offers both tangible benefits such as security and shelter, and less easily recognized benefits such as self-actualisation for an individual (Campbell, 2017). Yet, affordable housing in rural communities is a challenge in Canada and globally, such as in rural America (CMHC, 2022; Campbell, 2017). Issues regarding affordable housing have been raised by researchers, service providers, corporate bodies, and writers (Olanrewaju & Woon, 2017). Housing sufficiency symbolises national development (Olanrewaju & Woon, 2017) and offers some form of security, especially to persons upon retirement, as well as a major investment opportunity for homeowners. Adequate and accessible housing does not only benefit renters but governments as well. Under this circumstance, governments save money from having to deal with the negative consequences that result from inadequate housing, for instance, health challenges, crime and pollution ((Sirmans & Macpherson, 2003). Again, understanding the local demographic characteristics of the population as well as the housing market data is important in developing effective housing policies, including affordable housing, and as such housing programs should be tailor-made to community needs (Sirmans & Macpherson, 2003).

Programs designed to create affordable housing and address housing challenges are diverse. For example, they may include partnerships with non-profit organisations, the rehabilitation or conversion of existing buildings, direct financial subsidies, dedication of lands to the local government, financial offsets, fee waivers, and expedited processing to reduce the cost of building by developers (Wiener & Bandy, 2007). Rental assistance programs are also used to subsidize housing for moderate and low-income earners. Katz et. al. (2003) is of the view that rental assistance programs that offer subsidies to existing rentals cost less than establishing new buildings but can be ineffective when poorly targeted. Kaetz et. al. (2003) also notes that regulatory policies which include local land use regulations, development tools, rent controls, housing design requirements, and inclusionary zoning programs can increase affordable housing supply when efficiently managed. Zoning for or development of new forms of housing such as tiny homes have also been used to create more affordable options (Lessard, 2002; BC Housing, 2021). The implementation of various housing strategies and programs is critical to addressing housing needs and challenges. There should also be consideration for matters such as sufficient staff and resources to ensure effective implementation, including equipping staff with relevant skills, improving organisational capacity, and sustaining partnerships among organisations (Kaetz et al., 2003).

## Housing in Rural Newfoundland

Newfoundland and Labrador (NL) is a province located in eastern Canada. In NL, most of the population lives in the rural regions. The State of Rural Canada (2019) reported that in 2015 NL had the highest proportion of the population (60%) living in rural areas when compared to each of the Atlantic provinces (Simms & Greenwood, 2019). Whereas the Canada Mortgage and Housing Corporation describes housing as affordable when it costs 30% or less of the gross household income, statistics from NL Housing shows that 17.9% of households in NL spend more than 30% of their gross income on housing (Butters et al., 2017). In western Newfoundland, the average cost of rent and utilities together (\$952.37) accounts for 52.7% of average after-tax personal income per capita in NL (which was \$21,700 in 2018) (Affram et al., 2022) (Community Accounts, n.d.).

Housing is not only a challenge for renters and homeowners. An estimated 150-300,000 people living in Canada are homeless (Network, 2009). Persons who are vulnerably housed and the homeless share in many of the same disadvantages (Network, 2009). Persons without housing are described as being in crisis (Antle, 2023). They may face mental health challenges, hospitalisations, hunger, assaults, and challenges in accessing healthcare (Network, 2009). Ongoing research shows that there is a web of predisposing factors to experiencing vulnerable housing and homelessness. These includes struggles in accessing family doctors (even to confirm an individual's special needs to access housing services), insufficient income support, and inadequate policies to ensure that rentals support a good standard of living (Network, 2009). These factors persist in NL, including the western region (Affram et al., 2022). Concerns have also been raised with regards to gender. For example, there continues to be a surge in homelessness in women-led households and among single women (Wilson, 2014). Supportive housing and shelters for vulnerable men are also lacking in some communities, as indicated by ongoing research in western Newfoundland (Affram et al., 2022).

In western Newfoundland, housing challenges range from inadequate affordable and supportive housing availability, financial challenges in meeting the rising of household utilities, low vacancy rates, and unsuitable rentals in need of repairs (Affram et al. 2022). The mayor of Corner Brook had recently mentioned the lack of resources and inadequate staff as some of the challenges affecting housing in the region (Whitten, 2023). Additionally, ongoing housing research suggests that providing more shelter staff, building accessible units, improved communication among housing service providers and organisations, educational campaigns to increase housing and homelessness awareness, readily available housing statistics, and improved zoning, among others, are essential in addressing the housing needs (Affram et al., 2022).

However, it is unclear what services are currently available across NL, especially in rural regions. This is because, while many organizations have province-wide mandates, distance and lack of public transportation options may hinder the ability of organizations to work across the province. An inventory of services, including the regions where they are accessible, would assist local

organizations in facilitating connections and building programs that address identified gaps. The proposed project will help to fill this gap.

In line with this, while housing challenges and recommendations have been identified, there is a need to devise effective housing programs and policies that suit the needs of rural NL communities. Worldwide, varying solutions and alternatives have been recommended and implemented to solve housing needs, including in rural regions. Some examples include economic and employment programs, interventions that connect homeless persons to needed services, interventions that strengthens family bonds, as well as counselling and homelessness prevention interventions (Morton et al., 2020). A jurisdictional scan is needed to identify best practices that can inform appropriate and successful interventions for solving housing and homelessness issues in rural NL, and western Newfoundland particularly. This jurisdictional scan aims to help fill this gap.

**The Study Area**

As per the 2021 census, the population of Corner Brook was 19,333 and stood at 19,806 in 2016 which depicts a population percentage change of -2.4. The majority of the population falls within the age ranges 15-64 years (Statistics Canada, 2022). For the town of Deer Lake, the population reduced from 5,249 in 2016 to 4,864 in 2021 with a percentage population change of -7.3. The population for Pasadena was also 3,620 in 2016 and reduced to 3,524 in 2021 with a percentage population change of -2.7. For the age characteristics, Deer Lake shares in a similar characteristic with corner Brook and Pasadena with 15-64 years forming the majority (Statistics Canada, 2022). The average age for Corner Brook is 46.9, 47.5 for Deer Lake and 45.7 for Pasadena. The average age of Deer Lake population is slightly higher than both Corner Brook and Pasadena (Statistics Canada, 2022).

*Table 1: Western region age characteristics*

Age range	Corner Brook.	Deer Lake	Pasadena
0 to 14 years	11.8 %	13.3%	15.1%
15 - 64 years	61.5%	58.5%	59.2%
65 years and over	26.7%	28.3%	25.7%
85 years and over	3.2%	2.9%	1.3%

Source: 2021 census profile, Statistics Canada 2022

The 2021 census showed that in the Western region, Pasadena had the highest (\$83,000) median total income of households in 2020, followed by Corner Brook (\$70,000) and Dear Lake (\$62,400) (Statistics Canada, 2022). The Quantifying housing needs research in 2022 identified 44% of research participants in the Western region who were in core housing need due to reasons of unaffordable housing and/or house not being adequate. The report also noted that 31% of the participants spent 30% or more of their before-tax income on housing (Affram et al., 2022). This goes on to describe the need for programs to provide more affordable housing and the need to address other housing needs and challenges in the region. The CMHC 2022 data also puts the



vacancy rate for Corner Brook CA at 1.7, which is lower than the provincial rate at 2.8 (CMHC Data Tables, 2022), which demonstrates the need for more housing support and opportunities in the study area.

*Table 2: Income for Corner Brook CA*

<b>Income (2020)</b>	<b>Pasadena</b>	<b>Corner Brook CA</b>	<b>Deer Lake</b>	<b>NL</b>
Median total income of households	\$83,000	\$70,000	\$62,400	\$71,500
Median after-tax income of households	\$71,500	\$61,600	\$57,200	\$63,200
<b>One-person households</b>				
Median total income for one-person households	\$39,200	\$32,400	\$29,200	\$33,200
Median after-tax income for one-person households	\$35,200	\$29,800	\$27,400	\$30,400
<b>Two or more person households</b>				
Median total income for two or more person households	\$96,000	\$90,000	\$81,000	\$90,000
Median after-tax income for one-person households	\$82,000	\$78,000	\$71,500	\$78,500

Source: Statistics Canada (2022)

Recent news reports further highlight the severity of the situation. Kelland (2023) reports, for example, that Newfoundland and Labrador Housing Corp. spent over \$280,000 in the 2022-23 fiscal year on emergency housing for the homeless and vulnerably housed in Corner Brook, with one individual reporting that they had been housed in a hotel for nearly four months, and another \$33,584 spent in Deer Lake hotels. As of August 2023, more than 50 incoming Grenfell Campus students were reported to be without housing as the fall semester approached (CBC News, 2023).

### Study Objectives

The primary objective of this research project was to identify policy and program options for improving access to housing and housing-related services in rural Newfoundland, and particularly western NL. This study was guided by two questions:

- 1) What innovative housing programs/policies have been used within Canada and other countries to improve access to affordable housing (rentals/home ownership) and housing-related services (e.g. public housing, shelters, food banks, housing support, rent subsidies, etc.)?

2) What programs/policies could be applied in rural NL, particularly in western Newfoundland?

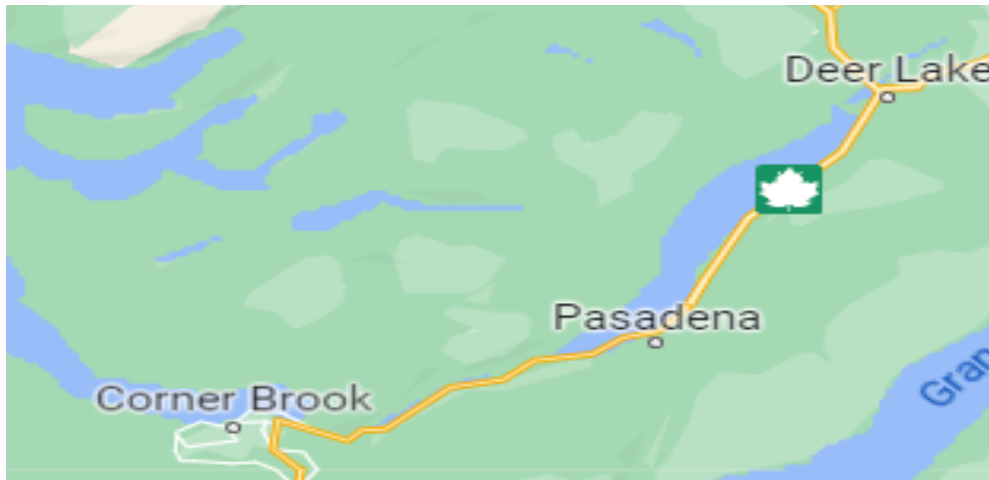
This research was conducted in four phases, illustrated in Table 3 below:

*Table 3: Study phases*

Phase 1 Policy and program inventory	Phase 1 involved a web-based search of policies and programs that are already implemented in NL (and those available in western Newfoundland more specifically) and that aimed to improve access to housing and housing-related services. This information was compiled into an inventory.
Phase 2 Jurisdictional scan	Phase 2 involved a jurisdictional scan of housing programs and policies within Canada and abroad. Special attention was paid to programs/policies implemented in jurisdictions with similar characteristics as rural NL communities such as demographics (e.g. aging population, seasonal student population, fewer nuclear families, etc.) and climate. The jurisdictional scan was web-based and included a review of available documents (e.g. policy documents, webpages, public presentations, etc.) and academic literature.
Phase 3 Evaluate gaps and opportunities	Results from the policy and program inventory were compared with findings from the jurisdictional scan to identify gaps and opportunities for new housing-related policies and programs in rural NL. Appropriateness of policy and program options will be determined based on the degree to which they fit the needs of residents in rural NL, and western Newfoundland more specifically (as identified through findings of a collaborative research project undertaken in 2021-2022, <i>Quantifying housing needs in western Newfoundland</i> ) and address gaps in housing programs/policies (as identified in phase 1).
Phase 4 Reporting and knowledge mobilization	Recommendations were articulated based on project findings and included in this final project report.

**Methodology**

This study is focused on the western region of NL, which includes the communities of Pasadena, Deer Lake, Corner Brook and area. Find the area map of communities below:



Google maps (2023)

Jurisdictional scans are used to decide and evaluate options for policies and programs based on actions that have been used in other jurisdictions and to determine appropriate implementation plans (Kilian et al., 2016). For this study, there was a literature search for successful housing policy and program options across Sweden, Finland, United States, United Kingdom and Canada. Key words used for the search include affordable housing programs, successful housing policy and programs, how to regulate short term rentals, how to create affordable housing, programs to address housing needs in rural communities, rural housing programs etc. The search was mainly completed Google, Google Scholar, MUN libraries, and suggestions from the October 2022 Rural Talks to Rural conference.

The jurisdictions included in this study were selected based on the population size, economic characteristics, and general applicability of the program to the study region. There was also a search for programs that aligned with recommendations from service providers during the Quantifying Housing Needs in Western Newfoundland (2022) study. A total of 18 programs from different jurisdictions were included in this study (see Table 4).

Step 1 of the research process was to provide an inventory of existing programs/policies in NL. Step 2 was to review policies/programs in other jurisdictions that might fill gaps identified. The jurisdictional scan took place from August 2022 to February 2023.

*Table 4: Programs identified in other jurisdictions.*

<b>Jurisdiction</b>	<b>Program</b>
Kawartha and Haliburton ON	Rural Homelessness
Rural America	Low-income housing tax credit
City of Ripon, Ucluelet BC	Inclusionary housing
Caledon, Trout Creek, Toronto, ON	Abandoned projects concept

City of Nelson, Savannah Georgia	Short term nightly rentals
Barry, Downtown Vancouver, Banff	Shipping container method
Canmore Alberta, Surrey British Columbia	Improved forms of engagement and communication
Nova Scotia	Funding support
Bradford West Gwillimbury, City of Lawrence Kansas	Donated lands for affordable housing
Amherstburg Ontario, Coquitlam BC	Partnerships with non-profit organisations
Nova Scotia	Rental cap
Kitchener, Ontario. Nova Scotia	Mini homes

**Limitation**

The search for programs in jurisdictions with similar characteristics to the study area was challenging, especially outside Canada. Most international examples identified were from very contexts that were very different from rural NL. Further, some program websites did not have the full details for easy comprehension. Other program websites did not have sufficient feedback on the programs to be able to understand if the program had been a success.

## Existing Housing Programs and Policies in NL

### Part 1: Policies and Programs in NL

This section provides an overview of existing housing policies and programs in NL. In order to address the two objectives of this jurisdictional scan, it is important to understand what programs are already in place and what gaps exist, as shown in Table 5 below. The existing governmental interventions in NL to support housing services include funding programs, housing subsidies, affordable housing programs for low-income earners, home repair and energy saving funding programs, and partnerships with local organisations to address persons with complex needs. Under the National Housing Strategy, for example, the Province of NL developed a three-year action plan that seeks to improve housing outcomes and become more responsive in addressing in addressing the housing needs and challenges experienced by the province’s residents (CMHC- Newfoundland and Labrador, n.d.). The Province is committed to addressing housing and homelessness and, as such, has introduced interventions that include an increase in emergency shelters, social housing units, rent supplements and collaborative efforts with the government, non-profit services, community volunteers and the faith-based community (Ending Homelessness in Newfoundland and Labrador, 2014). In October 2023 Premier Furey announced more than \$65 million in funding with the aim of adding 500 new housing options, largely through incentives to the private sector to build more affordable housing (Antle, 2023). While the Province’s October 2023 housing initiative aims for 12 new units in Western NL, Corner Brook Mayor Jim Parsons explains this is insufficient. A request for proposals has recently been issued as well for a 30 plus-bed emergency shelter in the Corner Brook area (Whitten, 2023).

*Table 5: Existing housing policies and programs in Newfoundland and Labrador*

<b>Name of program</b>	<b>Responsible institution/ Organisation</b>	<b>Funding source</b>	<b>Program description</b>	<b>Additional notes</b>
Social Housing	Newfoundland and Labrador Housing Corporation		Available to persons with less than \$32,000 annual household income who are able to live independently. Priority is given to victims fleeing violence, persons with critical medical needs, and persons with mobility challenges. The amount charged for rent is based on 25% of net annual household income. The	Applications are valid for up to 12 months, and as such persons who haven’t had accommodation by then are expected to reapply.

			size of room/ housing provided is based on the National Occupancy Standards.	
Rental Housing Program	Newfoundland and Labrador Housing Corporation	Cost is shared between the provincial and federal government	Provided directly by the NLHC to persons in unsuitable housing and persons whose rent and utilities constitute more than 30% of total household income. The NLHC also works with not-for-profit organisations who provide housing to low-income earners to offer housing to persons in need.	
Home Modification Program	Newfoundland and Labrador Housing Corporation		Offers funding support to low-medium income (\$46,500 or less annually) homeowners who need funding support to make accessibility changes to their properties to enable people live there for a longer period of time. Funding is offered to eligible owners in the form of forgivable or payable loans. Forgivable loans are under the condition that homeowners maintain occupancy and ownership of the dwelling for 5 years. Forgivable loans are up to a sum of \$7,500 and any amount of repairs more than this is a repayable up to \$10,000, \$13000 for	

			persons in Labrador. The funding is only provided for the cost of repairs.	
Home Energy Savings Program (oil heat)	Newfoundland and Labrador Housing Corporation		Assists homeowners who make less than \$52,500 income annually, have households that use oil for heat and consume at least 1000 litres of oil annually. The goal of the program is to help the homeowners to make energy retrofits to reduce the emission of greenhouse gases. Under the program, owners of semi-detached housing, single and row housing receive up to \$5000 per unit grant.	The NLHC provide pre and post energy evaluation. Owners of condos are not eligible for this assistance Applicants are also served on a first-come, first-served basis.
Home Energy Savings Program (Electric, other heat sources other than oil)	Newfoundland and Labrador Housing Corporation		Assists homeowners with annual income \$32,500 or less to make energy retrofits to their dwellings for reduced greenhouse gas emissions. Similar to the oil users, the electric and other energy source users also get a \$5000 grant for homeowners with building types such as semi--detached buildings, single and row housing.	The NLHC provide pre and post energy evaluation. Owners of condos are not eligible. Applicants are also served on a first-come, first-served basis.

<p>Provincial Home Repair Program</p>	<p>Newfoundland and Labrador Housing Corporation</p>	<p>Cost shared between provincial and federal government</p>	<p>Provides funding support to low income earning homeowners (\$32,500 or less annually- household income) who require renovations and repairs to their homes to ensure a continuous safe occupancy. The homeowner is required to have owned the property for at least 5 years. The program has a lifetime assistance cap of \$12,500. However, an application for a second project can be submitted after 7 years. Homeowners receive the funding in the form of forgivable and repayable loans. Funding for forgivable loans is up to \$5,000 and \$6,500 in Labrador. Repairs that exceed this amount are funded under the repayable loans to a sum of \$12,500 and \$15,500 in Labrador.</p>	<p>Priority is given to first-time applicants. Homeowners who require the accessibility changes need to apply for the home modification program.</p>
<p>Supportive Living Program</p>	<p>Newfoundland and Labrador Housing Corporation</p>	<p>Funded through the Poverty Reduction Strategy</p>	<p>Offers operating grants to non-profit organisations who assist individuals with complex needs to access affordable, safe and stable housing; support capacity building by engaging research to end homelessness and offering support for complex needs individuals to obtain self determination by assisting them with housing stability and wellness. The goal of the</p>	<p>Projects targeted at persons at risk of or experiencing homelessness. The program has a community advisory board for various locations across the province.</p>



			program is to help end homelessness through a housing first approach.	
Partner-Managed Housing Program	Newfoundland and Labrador Housing Corporation	Newfoundland and Labrador Housing	Offers subsidized housing to moderate to low-income earners in partnership with non-profit organisations, and other sponsors. This service is available to all family types and may have physical disabilities or other complex needs.	NLHC provides funding and operational assistance to the Partner-Managed Housing projects.
Provincial Co-operative Apartment Program	Regional Health Authority-Incorporated Community Residential Services Boards	Funded by the Department of Health and Community Services. Funding is through the Regional Health Services	A transitional program that offers private residential services for persons living with intellectual disabilities and have a challenge living with their natural family. The residential option is often a rented apartment shared between two or 3 people and has a live-in supervisor and a relief staff. The program also helps with skills and training for behaviors to help individuals fit into other community settings.	One of four available residential programs for persons with intellectual disabilities unable to live with their natural family. The other 3 programs are Board and lodging, Alternative family care and Individualized living arrangement.
Provincial Alternate Family Care Program	Regional Health Authority-	Department of Health and Community Services. Possible funding support from Department of Human Resources, Employment and Labour	Offers residential services with adult persons living with intellectual disabilities and are unable to reside with their natural family. The program offers room and board services, personal and social care and supervision for these persons.	Offers a private residence and the concept is built on the foster care program for adults with intellectual disabilities.

### Additional services in the Western region

These programs are wide-ranging. However, based on the discussions with service providers in Quantifying Housing Needs in Western Newfoundland report, additional services are necessary to addressing the housing needs of the wider population. This includes affordable housing programs such as rental cap and stabilization, local partnerships for affordable housing and new developments, accessible housing; appropriate housing programs that provide training for landlords, housing for persons with complex needs, shelter for families and appropriate housing designs (Knowledge mobilisation, 2022). The Quantifying Needs in Western Newfoundland (2022) report also shows that local organisations, Indigenous organisations, health authorities are actively involved in providing housing support services in the region (see Table 6).

*Table 6: Additional housing services in the Western region*

Aunt Jean's Place	A transitional and emergency housing facility located in Stephenville.	<a href="https://www.facebook.com/AJPStephenville/">https://www.facebook.com/AJPStephenville/</a>
Blue Skies	An organization dedicated to supporting children and youth in Newfoundland. A child and youth worker is located in Corner Brook.	<a href="https://www.blueskyfamilycare.com/">https://www.blueskyfamilycare.com/</a>
Community Mental Health Initiative (CMHI)	A charitable, non-profit organization delivering programs and services in mental health promotion, life promotion/suicide prevention, and housing supports for individuals and families. Operate 10 permanent affordable housing units in Corner Brook (Summit Place), 4 units in Pasadena and Elm Place, a temporary emergency shelter for men and women.	<a href="https://linktr.ee/CMHIInc?fbclid=IwAR28saoR1ijfhnstYd5MS0cHk0ae4M4UL8tvAslrF5QgEa5jJ5miFfZBhJA">https://linktr.ee/CMHIInc?fbclid=IwAR28saoR1ijfhnstYd5MS0cHk0ae4M4UL8tvAslrF5QgEa5jJ5miFfZBhJA</a>
FACT Team (flexible, assertive community treatment team)	Launched in 2020, this program provides treatment and support for residents experiencing serious mental illness. They have approximately 200 clients in western Newfoundland (as defined in this study).	<a href="https://nl.bridgethegapp.ca/adult/service-directory/flexible-assertive-community-treatment-fact-teams/">https://nl.bridgethegapp.ca/adult/service-directory/flexible-assertive-community-treatment-fact-teams/</a>
Humber Valley Co-op Living Corporation	Provides home care services.	

Bay St. George Status of Women Council	A charitable organization that provides services to the southwest region of the island portion of NL. Operate Karen's Place, a temporary affordable housing unit for women and children.	<a href="https://www.facebook.com/BSGWomensCentre/">https://www.facebook.com/BSGWomensCentre/</a>
Momentum	Operates residential care homes for adults with developmental disabilities.	<a href="https://momentumsupport.ca/">https://momentumsupport.ca/</a>
Qalipu First Nation	Qalipu First Nation's Housing Division has offered funding to support emergency housing needs and necessary housing upgrades.	<a href="https://qalipu.ca/">https://qalipu.ca/</a>
The Salvation Army	The Salvation Army offers emergency housing, a food kitchen, and operates an emergency disaster services mobile unit.	<a href="https://salvationarmy.ca/">https://salvationarmy.ca/</a>
Corner Brook Status of Women Council	The CBSWC offers drop-in services including short-term non-therapeutic counselling, internet and basic business services, and a variety of free personal care and sexual health products. Operate Vesta Place, short-term accommodations to women who have difficulty accessing or maintaining housing. Operate SARA (Sexual Assault Response & Advocacy), a 24-hour crisis line offering support and information to those who have experienced sexual assault in Corner Brook and surrounding areas.	<a href="https://www.cornerbrookswc.com/">https://www.cornerbrookswc.com/</a>
Western Health	Local health services include mental health and addictions, community health and family services, and the community supports program. The FACT Teams are also jointly funded by health authorities and the provincial government.	<a href="https://westernhealth.nl.ca/">https://westernhealth.nl.ca/</a>
Willow House	Willow House, formally called the Transition House, operates an emergency shelter for women and children fleeing violence. It also operates two second stage housing units, one three-bedroom home in Port aux Basques and a two apartment unit in Corner Brook, for persons waiting to transition into permanent housing.	<a href="http://www.willowhousenl.com/">http://www.willowhousenl.com/</a>

Xavier House	A non-profit organization run by the Presentation Sisters. It is a Level 1 personal care facility for individuals living with mental illness.	<a href="https://www.xavierhouse.ca/">https://www.xavierhouse.ca/</a>
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Quantifying Housing Needs Report (2022)

Existing Housing Programs and Policies in other Jurisdictions

**Part 2: Findings from jurisdictional scan**

The programs from the jurisdictional scan are grouped into the different interventions outlined in Table 7 below.

*Table 7: Housing interventions outside NL*

Type of intervention	Description	Practicing locations
Rural homelessness interventions	Programs that are intended to reduce and provide housing support to person with no housing or living in substandard housing.	<ul style="list-style-type: none"> <li>• Kawartha and Haliburton, Ontario</li> </ul>
Affordable housing programs	These programs are intended to make housing affordable to meet the different income needs of the population.	<ul style="list-style-type: none"> <li>• Rural America</li> <li>• City of Ripon, California</li> <li>• Ucluelet, British Columbia (Inclusionary housing)</li> <li>• Caledon, Toronto, Trout Creek, Ontario (Use of abandoned buildings)</li> <li>• Barrie, Ontario; Downtown Vancouver, British Columbia; and Banff, Alberta (Use of shipping containers)</li> <li>• Bradford West Gwillimbury, Ontario; City of Lawrences, Kansas (government land donations to developers)</li> </ul>
Incentives to boost affordable housing	Providing incentives in the form of cost reduction packages to developers to motivate and promote growth of affordable housing.	<ul style="list-style-type: none"> <li>• Kamloops, British Columbia</li> </ul>

Engagement and communication	Solving housing issues through effective communication and engagement methods.	<ul style="list-style-type: none"> <li>• Canmore, Alberta</li> <li>• Surrey, British Columbia</li> </ul>
Regulations on short term rentals	Putting measures in place to control Airbnbs.	<ul style="list-style-type: none"> <li>• City of Nelson, British Columbia</li> <li>• Savannah, Georgia</li> </ul>
Partnership with non-governmental organisations	Forming partnerships with NGOs to provide housing support and assistance	<ul style="list-style-type: none"> <li>• Nova Scotia</li> <li>• Amherstburg, Ontario</li> <li>• Coquitlam, British Columbia</li> </ul>
Home share program	Pairing seniors with students in homes for a mutual benefit.	<ul style="list-style-type: none"> <li>• Toronto, Peterborough, Peel, Kingston, Ontario; Vancouver, British Columbia; Edmonton, Alberta</li> </ul>
Rental cap	Placing on limit on how much landlords can increase rent within a specified period of time	<ul style="list-style-type: none"> <li>• Nova Scotia</li> </ul>
Mini homes	Smaller housing options	<ul style="list-style-type: none"> <li>• Kitchener, Ontario</li> <li>• Nova Scotia</li> </ul>

## 1. Rural Homelessness Interventions

### Example: Kawartha and Haliburton, Ontario

Key takeaway:

- Using the real time list (referred to as a by-name list) to help identify those who are most in need of housing assistance and the supports required for these individuals (person specified level data).

Kawartha Lakes has a population of 75,423 and Haliburton has 18,062 as of the 2016 census (Statistics Canada, 2017). Kawartha Lakes is in Eastern Ontario. Although it is labelled as a city, its size is primarily rural, whereas Haliburton is a county (Kaptur, 2014). The county of Haliburton and the city of Kawartha reported a 51% reduction in chronic homelessness by 2019 (Haliburton-Kawartha Lakes Poverty Reduction Roundtable, 2019). They started the journey by gaining a deeper understanding of who the homeless population were and their level and types of need (Haliburton-Kawartha Lakes Poverty Reduction Roundtable, 2019). In 2016, they organised a Registry Week Enumeration to collect the relevant data to help determine the appropriate supports and the level of support needed for the vulnerable population (Haliburton-Kawartha Lakes Poverty Reduction Roundtable, 2019). The data collected included information on individuals' health and social needs. Professional staff and volunteers helped collect data from persons with no permanent housing from places such as the food banks, agencies, parks and

libraries (Kawartha Lakes, 2018). From the survey, 15 families and 60 households were identified as homeless (Kawartha Lakes 2019).

The next step in the process was the Homelessness Coordinated Response Entry System where persons experiencing homelessness are noted by their names and added to a By-name List to help them with housing and suitable support services to meet their needs (Haliburton-Kawartha Lakes Poverty Reduction Roundtable, 2019). The Coordinated Response Entry System helps to provide the right interventions to respective families more quickly (National Alliance to End Homelessness, 2021). A By-Name List provides person-specified level and system-level data. The person-specific level data provides a complete picture of the homeless population, helps operate the coordinated access system, helps provide quick housing support based on the local priorities, and determines the needed housing resources to end homelessness (Canadian Alliance to End Homelessness, 2019). The system-level data of the By-name List also gives communities a general insight into where they are with their goal of ending homelessness, make meaningful goals and appropriately allocating services (Canadian Alliance to End Homelessness, 2019).

Community partners got involved and began to implement the Coordinated Response Entry System within their agencies. The agencies then developed a collaborative effort to provide wrap-around supports and service for the population most in need (Haliburton-Kawartha Lakes Poverty Reduction Roundtable, 2019).

Potential benefit to the Western region	<ul style="list-style-type: none"> <li>• Good understanding of the homeless population</li> <li>• Up-to-date information on the homeless population</li> <li>• Provides real time data needed to support policy changes and to gather the necessary resources to help end homelessness</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Create a local team to take charge of process.</li> <li>• Use management information systems.</li> <li>• Consent and confidentiality</li> <li>• Information sharing</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Organise a registry event.</li> <li>• Develop policies and protocols.</li> <li>• Consistent monitoring</li> </ul>

**2. Affordable Housing Programs**

**Example: Low-Income Housing Tax Credit- Evidence from Rural America (LIHTC)**

Key takeaway:

- Providing tax credits to housing developers and investors, coupled with binding laws to ensure that a percentage of housing projects built under this agreement will make more housing units affordable to moderate to low-income earners.

The LIHTC is one of the most successful housing programs in America, with a proven record of success in rural housing. The program is regulated by the Internal Revenue Service and typically administered by housing finance agencies in the states. Under this program, states receive annual tax allocation credits with amounts based on the population size, whereas small states receive guaranteed minimum allocations. The funding is intended to support local housing needs. The states then award the funding (in the form of a tax credit) to both housing developers and non-profit organisation on a competitive basis. The program awards tax credits to housing developers depending on how close their proposals meet the state’s Qualified Allocation Plan. Housing developers are able to sell their tax credits to investors directly or through syndicated pools of capital in return for an equity in the property. Investors are able to use the tax credits to offset their federal income tax liability yearly up to a maximum of ten years.

Housing developments that are financed by the LIHTC are required by law to allocate 20% of units to low-income families with incomes 50% or less than the median income of the area. The other option is the allocation of 40% of units targeted to low-income families with incomes not more than 60% of the median income of the area.

Potential benefit to the Western region	<ul style="list-style-type: none"> <li>• Create more affordable housing.</li> <li>• An incentive to housing developers and investors</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Agreements with investors and developers to make sure housing remain affordable.</li> <li>• Must be approved by different levels of government</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Policy changes</li> </ul>

**Example: Inclusionary Housing**

Key Takeaway:

- Inclusionary housing ensures that market rate rental units are built together with affordable units for moderate to low-income earners. This method avoids nimbyism since both affordable and below market rate are built at the same time.

**City of Ripon, California**

Inclusionary housing is an effective tool commonly used by local jurisdictions to establish affordable housing for low to moderate income earners. By the use of this inclusionary housing

model, new developments are balanced with the affordable housing units. The program has been widely adopted and has shown tremendous success, especially in California. In California, inclusionary housing has been implemented in different locations with varying population size. An example is the City of Ripon, which has a population size of 13,000. The inclusionary model was adopted in 2001. According to the requirements, housing developers are required to make 3% of housing affordable to very low-income earners, 3% to low-income earners and 3% to moderate-income earners. This differs from initial requirements that allowed developers to make 10% of their units affordable but they ended up making it affordable for only moderate-income earners. Developers are required to build the market-rate homes and the affordable units around the same time. To ensure this is effective, the city leadership issues the building permits in stages to both the market-rate homes and the affordable units. Permits are given to construct most of the affordable units before proceeding to the next stage of the market-rate housing. Developers are therefore required to ensure the homes remain affordable for at least 55 years for rental housing and 45 years for ownership units. In instances where developers are only constructing a small number of units (less than 10), they are only required to pay in-lieu fees as an alternative. To help developers meet their inclusionary requirements, the city allows for certain modifications to the units that are affordable. For instance, the rooms in the affordable units could be smaller and have different interiors as compared to the market-rate housing (Wiener & Bandy, 2007).

Ripon developed 113 single-family affordable homes in less than five years. Most of these affordable homes are situated in high-end neighborhoods and some are close to very expensive homes. More than 60% of the homes produced through this program are affordable to persons with low incomes. The program is typically successful due to continuous monitoring and readjustment by the city's leadership to ensure the program meets its goals of producing affordable housing (Wiener & Bandy, 2007).

### **Ucluelet, British Columbia**

Ucluelet is located on the West Coast of Vancouver Island. The Municipality has an Official Community Plan that sought to ensure sustainable affordable housing for the inhabitants in the community (CMHC, 2011). Ucluelet has the Perpetual Affordable Housing (PAH) that requires developers to dedicate 15-20% of units in new multi-unit buildings to affordable housing (CMHC, 2011). Developers are thus required to fulfill the requirements before permitted to allow occupancy of the rental units. Density bonusing is also available to the developers to increase the number units in the new development and in so doing, increase the number of affordable units. The affordable units are available to households that have annual incomes of \$52,000 or less (CMHC, 2011). The district has a restrictive covenant that ensures that the affordable units remain affordable forever. It is also required that the unit remains the principal residence for either occupants or owners (CMHC, 2011).



Potential benefit to the Western Region	<ul style="list-style-type: none"> <li>• Increased affordable rental units.</li> <li>• Affordable units is integrated in the community and not secluded. Reduced nimbyism.</li> <li>• Cost is privately borne and might not require additional funding from the government</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Having a covenant with developers to maintain affordable housing units.</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Policy changes</li> <li>• Incentives to developers</li> </ul>

**Example: Creating affordable and supportive housing using abandoned buildings**

Key Takeaway:

- |   |
|---|
| <ul style="list-style-type: none"> <li>• The renovation of abandoned buildings to create affordable housing helps to maximise existing land resources. Providing incentives to private developers who intend to accommodate low-income earners could also go a long way to make housing more affordable.</li> </ul> |
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**Caledon & Toronto, Ontario**

Turning old and abandoned buildings such as churches, offices, school buildings and homes into affordable housing for persons at risk of homelessness and persons who are homeless serves as an affordable housing option. ‘Reside’ is a housing program provided by a charity organisation known as ‘Raising the Roof’, that helps to convert abandoned buildings to energy efficient affordable housing options for persons facing housing challenges. The renovation process also provides employment opportunities for the youth in the community (Taylor, 2018). Reside embarks on these renovations by partnering with local housing providers and social enterprise contractors. In the town of Caledon, Reside renovated a church which had been abandoned for years into a home for persons living with intellectual disabilities and at risk of homelessness (Reside Caledon, n.d.) by partnering with Caledon Area Families for Inclusion Housing and a social housing contractor known as Building Up (Next home staff, 2020). In executing the project, Raising the Roof received tremendous community support and funding from the provincial government, as well as donations from independent organisations and the CMHC (Next home staff, 2020). The rent amount for this project is approximately \$440 monthly, which will be used to contribute towards similar projects (Xing, 2019). The Caledon project is now home for four persons who were at risk of homelessness and provided employment opportunities for many more (Reside Caledon, n.d.)

Another program has been completed in Downtown Toronto where Raising the Roof renovated a single-family household that had been abandoned for years and regarded as uninhabitable by the City of Toronto (Reside North York, n.d.). The now affordable home is housing six refugees

who were previously without housing, and also provides them with a wraparound service (Reside North York, n.d.).

**Trout Creek, Ontario**

An old, abandoned school in the Trout Creek in Ontario has been converted to affordable housing for low-income seniors (CMHC, 2013). The school building was first purchased by a couple who had a dream of providing affordable housing for the local seniors. They sought funding from both the provincial and federal government through the Canada-Ontario Affordable Housing Agreement and the Canada’s Economic Action Plan to help complete the five rental units. The funding received from both levels of government amounted to \$600,000. One of the five rental units created is barrier-free for easy accessibility, while a couple of the units also have safety bars and raised toilets (CMHC, 2013). The rents for the units are 20% below the market rates and include water, hydro, sewer charges and heat. To support the affordable housing initiative, the municipality also waived the permit fees and development charges and reduced the municipality tax rates (CMHC, 2013).

Potential benefit to the Western Region	<ul style="list-style-type: none"> <li>• A cost-effective option</li> <li>• Maximising existing land</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Partnerships with non-profits and other organisations for increased opportunities</li> <li>• Giving incentives such as waiving development charges and permit fees for individuals and non-profits who decide to embark on such a project to create affordable housing</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Search for abandoned and unused buildings</li> <li>• Draft funding proposals</li> </ul>
Funding sources	<ul style="list-style-type: none"> <li>• Federal and provincial government support</li> </ul>

**Example: Creating affordable housing using recycled shipping containers**

Key Takeaway:

<ul style="list-style-type: none"> <li>• Recycled shipping containers provide a cheaper housing alternative and thus make rental units more affordable.</li> </ul>
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**Barrie, Ontario; Downtown Vancouver, British Columbia; Banff, Alberta**

The use of shipping containers to create affordable housing is gradually picking up in Canada (MacLennan, 2022). The shipping container mode of housing has an advantage of a faster construction time, improved sound insulation, less disruption to neighbourhoods, and safety in forested areas as the steel buildings are non-combustible (Canadian Contractor, 2017).

The shipping containers come in a form resembling a shelter and thus make a cost-effective option since they don't need much work to create housing. In Barrie, the shipping containers have been used to create six units of affordable housing to house people in need (Wilson, 2022). The units are opened to both couples and singles who have their names on the coordinated access system. The shipping container building units are attached to an existing motel converted to affordable units (Lucy's Place). Persons occupying the six units share laundry services with tenants in the main building. Each of the shipping container units has its own bathroom, living area, bedroom, and kitchen. The units are deemed very affordable such that rent can be paid out from the shelter portion of the Ontario disability support program (MacLennan, 2022).

In Downtown Vancouver, shipping containers have been recycled to create 12 affordable housing units for low-income earners earning not more than \$34,000 annually. The units were constructed by the Atira Womens Resource Society and supported by a donation from the City, with the materials sourced from the port (Azzarello, 2013). While four of the units were donated to Atira, the eight remaining units were bought through a broker at the port. These units also have an in-suite laundry, kitchens, and bathrooms. The units are deemed to meet existing building codes and more (Atira Womens Resource Society, n.d.) At the time of construction, the units cost \$85,000 each as against \$225,000 for a regular building of the same size (280-290 square feet). 50% of the units were dedicated for social housing whereas the other 50% were rented at the housing income limit rate of 30% (Azzarello, 2013).

In Banff, the YWCA is converting shipping containers to 33 affordable housing units for low-income residents, with financial contributions from the both the Province and Federal government (CBC News, 2020).

Potential benefit to the Western Region	<ul style="list-style-type: none"> <li>• Comparatively affordable</li> <li>• Increase in affordable rental units</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Availability of shipping containers from shipping companies</li> <li>• Search for developers interested in embarking on the project</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Sign contracts and covenants to ensure housing remain affordable</li> </ul>
Funding sources	<ul style="list-style-type: none"> <li>• Consider funding from both provincial and federal governments</li> </ul>

**Example: Donated lands for affordable housing**

Key takeaway:

- Municipal land donations to developers and non-profit organisations reduce development cost to increase affordable housing. Development incentives can also be provided in addition to land donations to gain more interest from investors.

### **Bradford West Gwillimbury, Ontario**

Bradford West Gwillimbury is a town in south-central Ontario located in the Simcoe County and has a population size of 42,880 per the 2021 population census (Statistics Canada, 2022). The town council approved the donation of 2.2 acres of land to the county to be used for affordable housing, which was subjected to the county council’s approval. In addition to donating the land, the town council also offered to waive land transfer fees and development fees associated with the project and to provide \$50,000 to support the rerouting an overland storm water route. The council also agreed to the recommendation of their staff to waive the site plan, building permit application fees and engineering (Philpott, 2020). For this land donated, the council is to establish a 50-unit affordable housing development for mixed family and seniors, an office, and a community space. Funding for the project is a \$1.9m federal grant from the Ontario Priorities Housing Initiative to support critical housing investment. The project is expected to be completed from late 2023 to early 2024 (Philpott, 2022).

### **City of Lawrence, Kansas**

The City of Lawrence has a population size of 94,934. The City donated 4.64 acres of land to a non-profit local organisation to establish an affordable housing project. Tenant to Landlords Inc, the non-profit organisation, is set to develop 78 affordable housing units on the land donated by the city. The housing units will serve people with different income levels and housing needs (City of Lawrence, 2022).

Potential benefit of this program to the Western region	<ul style="list-style-type: none"> <li>• Creates more affordable units.</li> <li>• Reduced development cost</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Partnerships with non-profit organisations with the goal of building more affordable housing units</li> <li>• Additional incentives to developers</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Partnerships and agreements with non-profit organisations.</li> </ul>
Funding sources	<ul style="list-style-type: none"> <li>• Municipal, provincial</li> </ul>

### 3. Incentives to increase affordable housing.

#### Example: Affordable housing developer's package

Key takeaway:

- An affordable housing developers' package may be used as a regulatory incentive to encourage developers to build more affordable housing units.

In British Columbia, the City of Kamloops offers development cost charge exemptions to developers who aim to have affordable developments. These exemptions could go up to 100% if the developer decides to have all units affordable and not for profit. For developers to be eligible for the development charge exemptions, they must guarantee that the housing is going to be affordable and sign a housing agreement that requires the approval of Council. In a situation where not all the units in the housing development are going to be not for profit, the exemption will only be for the affordable units. Smaller units that are under 29 metres square are also eligible for this exemption but requires a restrictive covenant (City of Kamloops, 2016)

Potential benefit to the Western region	<ul style="list-style-type: none"><li>• Creating more affordable housing at no additional cost to the municipality.</li></ul>
Considerations	<ul style="list-style-type: none"><li>• Using covenants to ensure developers follow through with affordable rental units</li></ul>
Implementation process	<ul style="list-style-type: none"><li>• Municipal directives to implement incentive packages</li></ul>

### 4. Improved forms of engagement and communication

Key Takeaway:

- Engagement and communication as a tool help to gather the needed community support and create the needed awareness for community projects.

#### Canmore, Alberta

Engagement and effective communication are essential tools in the creation, operation, development and support for affordable housing (Bach et. al., 2007). Generating support for affordable housing begins with developing a housing needs assessment and establishing communications with relevant stakeholders to increase more affordable housing. Through good communication, stakeholders tend to promote the growth of affordable housing (Bach et. al., 2007). Engagement and communication can be promoted through activities such as community consultations, making information more accessible, drawing the expertise and knowledge on

affordable housing projects from the community and from outsiders when necessary (Local Housing Solutions, n.d.). The Town of Canmore (population 13,992 in 2016) prioritises the development of affordable housing. The town had planned to develop two affordable housing projects, which was not supported by the community. To gain the community support and ensure the successful implementation of the project, while also ensuring that the community is being heard, the town started an engagement and communication process to invite community members to talk about the different types of affordable housing and possible locations allocated for the project (BC Housing, 2017). The engagement activities included: two neighbourhood interactive events and two workshops involving housing experts and facilitated conversations, one survey, five community 'Idea Walls/Talk to Us' posters placed around the community, ten citizen-led conversations about housing, three background briefs to inform conversations and six housing situation stories to help people to understand the need for housing. The project is set to have 49 affordable units when completed, including a mix of townhouse, duplex and stacked townhouse (BC Housing, 2017)

### **Surrey, British Columbia**

The Timber Grove is a supportive housing arrangement in Surrey, BC to provide housing to persons who are homeless and those at risk of homelessness. The project has 52 affordable units available for persons living with disabilities, persons at risk of homelessness, and seniors (BC Housing Research Centre, 2018). At the start of the project, community members raised concerns about the proximity to a school, the project not being in close proximity to essential services, the loss of green spaces due to the construction of the project, and the fact that the development would consist of seniors and persons with disabilities. These concerns were addressed through an engagement process (BC Housing Research Centre, 2018). Coastal Mental Health oversaw the project. Together with the project partners they organised an open house event to address the concerns of the neighbourhood, share the site plan, and answer questions that people had. Based on the feedback of the event, the project developers defined the behavior of residents who were to occupy the new development (BC Housing Research Centre, 2018). The profile of the residents was included in the zoning by-law. Coastal Mental Health also established a community advisory committee made up of the community police, neighbours, charities, BC housing, a representative from Coastal Mental Health, BC Housing, City of Surrey and Fraser Health, which meets periodically to address concerns. Tours were also organised on site for the neighbours to have an understanding of the support services being provided. The project now blends well into the neighbourhood and has garnered support from the neighbours (BC Housing Research Centre, 2018).

Potential benefit to the Western region	<ul style="list-style-type: none"> <li>Engagement and communication with community members will ensure the community’s maximum support for affordable housing</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>Programs to engage the community on policy and program options.</li> <li>Communicate plans of housing projects for community support</li> <li>Communication and engagement training for support staff</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>Municipal directives</li> </ul>

**5. Regulations on short term nightly rentals**

Key Takeaway:

<ul style="list-style-type: none"> <li>Short term rentals reduced the available rental units in the community. Having measures in place to control the number of units allowed for short term rentals will make available more rental units.</li> </ul>
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**City of Nelson**

Short term rentals offer residents extra income and help to widen the variety of tourists that enter the community. However, these short-term rentals are a contributing factor to the expensive house rents and a threat to long-term tenants (Mindl, 2020). In the city of Nelson, in British Columbia, a maximum of three rentals are allowed for short term rental per block in residential areas (City of Nelson, British Columbia, n.d.).

**Savannah, Georgia**

In the city of Savannah, there is a regulation on short term rental by placing a 20% per-ward cap on short term rentals in non-owner-occupied residential wards (Savannah, n.d.)

Benefit to the Western region	<ul style="list-style-type: none"> <li>Creates more affordable units.</li> <li>Increased vacancy rate</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>A cap on total available units for short term rentals</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>Policy changes</li> </ul>

Note: The Town of Bonavista NL is currently looking to restrict the use of AirBnBs in the community through regulations (CBC News, 2023b).

## **6. Partnership with non-profit organisations**

Key Takeaways:

- Providing funding support for research and innovation activities and capacity building helps in providing improved services to address housing needs.
- Partnerships with non-profit organisations is essential in creating more affordable housing options and supported living services.

### **Example: Community Housing Growth Fund (Nova Scotia)**

The Nova Scotia Government, through the Community Housing Transformation Centre (a national not-for-profit organisation) offer funding to support not for profit organisations, the co-operative housing sector and academic institutions in the province to support the growth of affordable housing. The funding program provides the opportunity for non-profit organisations to help repair and create more sustainable affordable housing options to the community (CBC news, 2022). The funding provides for research and innovation, capacity building and development, planning, and pre-development (Community Housing Transformation Centre, n.d.). The grant available for planning and pre-development helps in covering the cost involved in pre-development activities for the construction of affordable housing. The research and innovation grant help to support research activities, innovation, education, and knowledge transfer in the community. The community housing sector organisation also receive skills and competencies for organisational growth and transformation through the capacity building grant. The funding available for the Community Housing Growth Fund is \$2.5m over a two-year period (Community Housing Transformation Centre, n.d.).

### **Amherstburg, Ontario**

Partnerships play a big role in supportive and affordable housing, which is the case for the Blue Haven apartments in Southwest Ontario. The Blue Haven apartment was developed by a developer known as Nasr Nasr who decided to build affordable and supportive housing to meet the needs of tenants, especially persons living with disabilities. The building was made possible through funding support from the federal, provincial and municipal governments to support the construction cost of the building since all units will be affordable. Nasr describes the most important partnership regarding the success of the project as one with a non-profit organisation known as the Assisted Living Southwest Ontario (A.L.S.O). The developer set an onsite office in the apartment building for the A.L.S.O to offer supportive services to tenants and people in the



region. The building was redeveloped from an old motel. It has improved accessibility features and energy efficiency measures. The energy efficiency measures put in place made the developer eligible for grants from local utility companies (CMHC, 2018).

### Coquitlam, BC

Coquitlam has an affordable housing project borne out of partnership. The 75 new affordable rental units are a mix of one to three bedrooms, studio, and features a chapel and a community space. The new homes are available to seniors, families, and persons with low to moderate incomes. The rents for the homes are based on incomes and the size of family with rates ranging from \$375 to \$2,341 (Matassa-Fung, 2022). The building was a result of a partnership among the Pacific Mountain Region of the United Church of Canada, the Province and the City of Coquitlam. The United Church has properties throughout BC (Balzer, 2022). The BC Premier in 2018 announced their role in supporting the United Church in building affordable rental housing that is lower than the market price in four locations. The churches were faced with declining membership and aged church facilities and were thus ready to work with developers in constructing affordable housing projects and new church facilities on their existing church sites (CBC News, 2018). The building was funded through the BC Community Housing Fund and will receive annual operating subsidy from the same fund.

Potential benefit to the Western region	<ul style="list-style-type: none"> <li>• Increased affordable housing.</li> <li>• Capacity building</li> <li>• More innovative ideas on addressing housing needs</li> </ul> <p>Opportunity for more affordable and supportive living programs</p>
Considerations	<ul style="list-style-type: none"> <li>• Partnerships with nonprofit organisations</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Municipal directives</li> </ul>
Funding sources	<ul style="list-style-type: none"> <li>• Provincial, municipal</li> </ul>

### 7. Canada Home Share Program

Key takeaway:

<ul style="list-style-type: none"> <li>• Ensures rental affordability to students, whiles reducing loneliness among older seniors living by themselves.</li> </ul>
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The Canada Home Share Program is an intergenerational housing program that pairs seniors and students in living houses to provide mutual benefits between the two different generations (Canada Homeshare, n.d.). The eligible homes for these programs are ones that offer separate bedrooms for the post-secondary students and also have facilities for cooking, food storage,

laundry, and other essential services. The program has an agreement signed between the homeowner and student on agreed terms and homeowners are also allowed placement of only one student at a time. Students are also not to assist homeowners with caregivers' activities. The program is currently available in Toronto, Peterborough, Peel, Vancouver, Edmonton, and Kingston (Canada Homeshare, n.d.). The program has also been offered in St. John's NL in the past, first as a pilot project in 2012-14 (Yaffle).

Benefit to the Western region	<ul style="list-style-type: none"> <li>• The Quantifying Housing Need study (Affram et al. 2022) noted that seniors mostly stay alone; could provide some form of comfort to seniors to help alleviate loneliness that some seniors may feel.</li> <li>• Rental affordability to post secondary students</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Eligible homes should meet essential needs.</li> <li>• Ensure homes remain affordable to post secondary students</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Screening for both post secondary students and homeowners to minimize harm.</li> <li>• An agreement shared between the homeowner and post secondary student.</li> <li>• Provide guidance to seniors/ landlords on program expectations</li> </ul>

**8. Rental cap**

Key takeaway:

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|--|
| <ul style="list-style-type: none"> <li>• Rental cap helps stabilise rental amounts for tenants over a period of time.</li> </ul> |
|--|

In Nova Scotia, a rent cap is put in place from February 1<sup>st</sup>, 2022, to December 2023. This ensures that landlords are unable to increase rent past 2%. The legislation also ensures that landlords are only able to increase the rent once in a month. The rental cap applies to have fixed term tenancy and want to sign an extension to their lease, and tenants with a residential lease, tenants in public housing, tenants in mobile homes and other manufactured homes and tenants in land lease communities (Government of Nova Scotia, n.d.). The rental cap excludes newly vacated units (MacInnis, 2022). Montague (2022), however, reports that the rental cap could rather lead to some landlords selling off their rental units. He also describes that the rental cap is inflexible and doesn't allow the landlords to deal with the rising cost of insurance, bills, and inflation. These challenges could lead to unintended consequences which will negatively impact the rental market.

Benefit to the Western region	<ul style="list-style-type: none"> <li>• Controls and stabilizes rent prices</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Allow flexibility with rental increase to cater for inflation and rising utility cost.</li> <li>• Periodic review of rental cap percentage</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Develop policies and programs</li> </ul>

**9. Mini homes**

Key takeaway:

<ul style="list-style-type: none"> <li>• Mini homes provide a good option for affordable housing. It also allows the efficient utilisation of available land to house a good number of persons in need of housing.</li> </ul>
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**Kitchener Ontario**

A tiny home concept was implemented in Kitchener, Ontario, to house persons experiencing homelessness in 2019. There are currently 42 individual homes measuring eight by ten foot. The homes share a common area for laundry, kitchen, bathrooms, and a dining area where the residents have an opportunity for community connections. The washroom and shower area were built with the shipping container method as discussed for other jurisdictions. Community volunteers contributed tremendously to building of the homes. Many of the residents in the tiny homes are either on a disability benefit or the Ontario Works Program and are entitled to shelter benefit, of which the municipalities have arranged for the money to be paid directly to property management (Gismodi, 2023). The home management also benefits from community donations and government’s regulatory support (Chandler, 2023) which includes the city council approval for a by-law allowing tiny homes and backyard homes (Nielsen, 2021).

Nova Scotia has also come up with a pilot program for 52 units of mini homes which will provide housing for 62 people. The program is a partnership between the provincial and municipal government and the private sector to support persons in need of housing. The province will invest \$9.4million in the project construction and offer additional \$935,000 annually in support of the annual operating cost (Nova Scotia, 2023).

Potential benefit to the Western region	<ul style="list-style-type: none"> <li>• Increased affordable housing.</li> <li>• Increased housing options for homeless persons.</li> </ul>
Considerations	<ul style="list-style-type: none"> <li>• Partnerships with private organisations</li> </ul>
Implementation process	<ul style="list-style-type: none"> <li>• Policy changes</li> </ul>
Funding sources	<ul style="list-style-type: none"> <li>• Provincial, municipal</li> <li>• Appeal to volunteers for in-kind support</li> </ul>

## Discussion, Conclusions and Recommendations

The jurisdictional scan revealed a varied number of programs employed by different jurisdictions to address homelessness challenges, increase affordable housing availability, and to ensure programs to enhance delivery of affordable housing. These existing programs shows that there are a number of ways to ensure affordable housing as well as address other existing housing challenges in the Western region. Lessons from Kawartha Lakes and Haliburton show that the first step to addressing homelessness in a region is knowing who the homeless population are, followed by a coordinated entry response system to allow a collaboration of efforts among different organisations to provide a wrap around service to persons experiencing homelessness. Inclusionary zoning is also seen to have a great impact in increasing the number of affordable housing units. Developers can be bound by covenants and incentives to ensure that the agreed upon number of affordable housing units available continue to remain below the market rate. The use of abandoned buildings to create affordable housing is also beginning to gain prominence in Canada. Some jurisdictions have started to use abandoned churches, schools, hotels, to build housing that serves below the market rate for moderate to low-income earners. The Western region can also consider forming partnerships to embark on the renovation of abandoned projects, as in the cases of Caledon and Toronto. McAreavey & Kemmet (2022) describes this form of housing as self-housing and notes that such abandoned building projects could be purchased or leased for a very long period to make the project more financially viable.

The use of recycled shipping containers and mini homes offer a reduced housing development cost and therefore these units can serve as an affordable housing option for persons in need. Providing incentives and developmental packages to housing developers can also go a long way to reduce the developer's cost to provide affordable housing.

Furthermore, through engagement and communication, the region can gather community support for affordable housing to reduce nimbyism and increase chances of success. The examples showed several ways this can be done including ...

Short-term rentals affect the availability affordable housing. Introducing a cap on the number of rentals an owner is allowed to use as short-term rental or a maximum number of rental units allowed in the region (or even in a specific area) for short term rentals can help make more units available to reduce the low vacancy rate in a region.

Providing funding for non-profit organisations who are interested in building affordable housing can go a long way to incentivize and provide a motivation for such projects. Regional agencies could also partner with non-profit organisations to provide housing and related services. Government entities in the Western region (e.g. provincial or municipal) could also make lands available to non-profits to reduce development costs and make more affordable housing available. It was also noted that projects were mostly funded collaboratively by the federal

government, provincial government and the municipality. Thus, organizations in the Western region could look to these funding streams for support for their affordable housing initiatives.

### Recommendations

1. Conduct studies to determine who the ...
- 2.

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